

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Candis V. Thornton
Debtor

Case No. 25-01022-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 16, 2025

User: AutoDocke
Form ID: 3091

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db	+ Candis V. Thornton, 607 Misty Hill Lane, Dallastown, PA 17313-9427
5704102	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5704113	+ FIRST CAPITOL CR UNION, 1601 KENNETH RD, YORK, PA 17408-2228
5704117	+ PENN WASTE, 85 BRICKYARD ROAD, PO BOX 3066, YORK, PA 17402-0066
5704103	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5704122	+ YOE TOWNSHIP SEWER, 190 OAK ROAD, DALLASTOWN, PA 17313-9300

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bdiefenderfer@cgalaw.com	Apr 16 2025 18:51:35	Brent Diefenderfer, CGA Law Firm, 135 North George Street, York, PA 17401
tr	Email/Text: info@pamd13trustee.com	Apr 16 2025 18:51:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Apr 16 2025 18:51:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5704106	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Apr 16 2025 18:51:00	BALTIMORE CITY DEPT. PUBLIC WORKS, 200 HOLIDAY STREET, FIRST FLOOR, ROOM 8, BALTIMORE, MD 21202-3795
5704107	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 16 2025 18:51:00	BRIDGECREST ACCEPTANCE CORP, PO BOX 53087, SUITE 100, PHOENIX, AZ 85072-3087
5704108	+ EDI: CAPITALONE.COM	Apr 16 2025 22:45:00	CAPITAL ONE, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
5704109	+ EDI: SYNC	Apr 16 2025 22:44:00	CARE CREDIT/SYNCHRONY BANK*, PO BOX 965033, ORLANDO, FL 32896-5033
5704110	^ MEBN	Apr 16 2025 18:47:35	CHERRY TECHNOLOGIES INC, ATTN: BANKRUPTCY, 2261 MARKET STREET #4869, SAN FRANCISCO, CA 94114-1612
5704111	+ EDI: COMCASTCBLCENT	Apr 16 2025 22:44:00	COMCAST, 1701 JOHN F. KENNEDY BLVD., PHILADELPHIA, PA 19103-2899
5704112	EDI: WFNNB.COM	Apr 16 2025 22:45:00	COMENITY BANK, PO BOX 659728, SAN ANTONIO, TX 78265-9728
5704104	EDI: IRS.COM	Apr 16 2025 22:45:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5704114	Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 18:51:00	MCM*, PO BOX 939069, SAN DIEGO, CA 92193-9069

District/off: 0314-1
Date Rcvd: Apr 16, 2025

User: AutoDocke
Form ID: 309I

Page 2 of 2
Total Noticed: 25

5704115	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 16 2025 18:51:00	MET- ED, 101 CRAWFORD CORNER ROAD, BLDG #1, SUITE 1-511, HOLMDEL, NJ 07733-1976
5704116	Email/Text: EBN@Mohela.com	Apr 16 2025 18:51:00	MOHELA, ATTN: BANKRUPTCY, 633 SPIRIT DR, CHESTERFIELD, MO 63005
5704105	EDI: PENNDEPTREV	Apr 16 2025 22:45:00	PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
5704118	+ EDI: LCIPHMMRG	Apr 16 2025 22:45:00	PHH MORTGAGE, P.O. BOX 24738, WEST PALM BEACH, FL 33416-4738
5704119	+ Email/Text: ngisupport@radiusgs.com	Apr 16 2025 18:51:00	RADIUS GLOBAL SOLUTIONS, LLC, P O BOX 390915, MINNEAPOLIS, MN 55439-0911
5704120	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 16 2025 18:51:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5704121	EDI: AISTMBL.COM	Apr 16 2025 22:44:00	SPRINT*, ATTN: BANKRUPTCY DEPT., PO BOX 7949, OVERLAND PARK, KS 66207-0949

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5704101	*+	CANDIS V. THORNTON, 607 MISTY HILL LANE, DALLASTOWN, PA 17313-9427

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Candis V. Thornton bdiefenderfer@cgalaw.com jhall@cgalaw.com;rshearer@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify. bestcase.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: Candis V. Thornton Social Security number or ITIN: xxx-xx-4466
 First Name Middle Name Last Name EIN: --_-----

Debtor 2: _____ Social Security number or ITIN: _____
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----

United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 13 4/15/25

Case number: 1:25-bk-01022-HWV

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.


To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Candis V. Thornton	
2. All other names used in the last 8 years	aka Candis V. Chontrell – Thornton, aka Candis Victoria Thornton	
3. Address	607 Misty Hill Lane Dallastown, PA 17313	
4. Debtor's attorney Name and address	Brent Diefenderfer CGA Law Firm 135 North George Street York, PA 17401	Contact phone: 717 848-4900 Email: bdiefenderfer@cgalaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (717) 901-2800 Date: 4/16/25

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. *Valid photo ID and proof of Social Security number are required*	Date: May 22, 2025 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. For additional information use the QR code or visit: https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom The Court does not endorse or exercise any responsibility of the content at this link.	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885 
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: July 21, 2025 You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: June 24, 2025 Deadline for governmental units to file a proof of claim: Filing deadline: October 12, 2025 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	